



**DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

*Serving Massachusetts, Maine  
& New Hampshire  
Hours: Monday - Friday 9 am - 4 pm  
www.dgandl.com*

*100 Cummings Center, Suite 303C  
Beverly, Massachusetts 01915  
TEL: (978) 921-2670  
FAX: (978) 921-4870*

November 29, 2021

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Certified Article Number

9414 7266 9904 2150 8777 35

SENDER'S RECORD

Benjamin P. Campo, Esq., Special Administrator of the Estate of Lena Mae MacKenzie  
90 Bridge Street, Suite 100  
Westbrook, ME 04092

**NOTICE OF MORTGAGOR'S RIGHT TO CURE  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 10 Temperance Street, Calais, ME 04619  
Loan Number:  
Payment Due Date: May 17, 2018

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Celinek, the Mortgagee, American Advisors Group and the Owner/Investor, American Advisors Group pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

The loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of the Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc. as nominee for American Advisors Group its successors and assigns (if MERs) dated January 23, 2015 and recorded in the Washington County Registry of Deeds in Book 4129, Page 171. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property. You have no personal liability on this debt.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

EXHIBIT

E

Principal	\$47,008.85
Interest	\$15,037.13
MIP	\$5,304.71
Taxes	\$11,498.89
Insurance	\$2,828.00
Appraisals	\$700.00
Inspections	\$860.00
Preservation	\$1,826.52

**TOTAL TO CURE DEFAULT: \$85,064.10**

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within 35 days of receipt of this notice by sending payment in the amount of \$85,064.10 in the form of certified and/or cashier's check(s) and/or money order(s) in full to: **Celink, Payment Processing, 3900 Capital City Boulevard, Lansing, MI 48906. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Celink at 866-654-0020 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is American Advisors Group, the mortgage servicer, which is Celink or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, American Advisors Group is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached.

The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Celink at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.


Celink  
Loss Mitigation Department/Loan Resolution  
3900 Capital City Boulevard  
Lansing, MI 48906  
866-654-0020

### NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Celink  
American Advisors Group

by its attorney



John A. Doonan, Esq.  
Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection  
Attachment: HUD Approved Housing Counseling Agencies

**DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

100 Cummings Center  
Suite 303C  
Beverly, Massachusetts 01915

Benjamin P. Campo, Esq., Special  
Administrator of the Estate of Lena Mae  
Mackenzie  
90 Bridge Street, Suite 100  
Westbrook, ME 04092

FIRST-CLASS



PITNEY BOWES  
02 7H  
0001338074  
MAILED FROM ZIP CODE 01915  
**\$ 000.730**  
NOV 29 2021  
US POSTAGE

**DOONAN, GRAVES & I**  
ATTORNEYS AT LAW

100 Cummings Center  
Suite 303C  
Beverly, Massachusetts 01915

CERTIFIED MAIL



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Benjamin P. Campo, Esq., Special  
Administrator of the Estate of Lena Mae  
Mackenzie  
90 Bridge Street, Suite 100  
Westbrook, ME 04092

This listing is current as of **12/17/2019**.

## Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:** 800-452-4668

**Fax:** 207-626-4678

**Email:** mdrost@mainehousing.org

**Address:** 353 Water Street

AUGUSTA, Maine 04330-4665

**Counseling Services:** - Pre-purchase Counseling

- Rental Housing Counseling

**Languages:** - English

**Affiliation:**

**Website:** www.mainehousing.org

**Agency ID:** 81227

**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:**

**Fax:**

**Email:** mdrost@mainehousing.org

**Address:** 353 Water St

Augusta, Maine 04330-6113

**Counseling Services:** - Pre-purchase Counseling

- Rental Housing Counseling

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** http://www.mainehousing.org

**Agency ID:** 84456

**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-974-2403

**Toll Free:** 888-424-0151

**Fax:** 207-973-3699

**Email:** hmassow@penquils.org

**Address:** 262 Harlow Street

BANGOR, Maine 04401-4952

**Counseling Services:** - Financial, Budgeting, and Credit Workshops

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** http://www.penquils.org

**Agency ID:** 81649

**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION

**Phone:** 207-442-7963-0114

**Toll Free:** 800-221-2221

**Fax:** 207-442-0122

**Email:** theresa.dow@mmcacorp.org

**Address:** 34 Wing Farm Pkwy

Bath, Maine 04530-1515

**Counseling Services:** - Financial Management/Budget Counseling

- Rental Housing Counseling

- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:**

**Website:** http://midcoastmainecommunityaction.org

**Agency ID:** 80502

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED

**Phone:** 207-504-5900

**Toll Free:** 877-340-2649

**Fax:**

**Email:** jason.thomas@ce1maine.org

**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Reverse Mortgage Counseling  
 - Services for Homeless Counseling

**Languages:** - English  
 - Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.celmaine.org>  
**Agency ID:** 80985

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION  
**Phone:** 207-866-6545  
**Toll Free:**

**Fax:** 207-866-6553  
**Email:** [accounting@fourdirectionsmaine.org](mailto:accounting@fourdirectionsmaine.org)  
**Address:** 20 Godfrey Drive  
 ORONO, Maine 04473-3610

**Counseling Services:** - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Home Improvement and Rehabilitation Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops

**Languages:** - English  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)  
**Agency ID:** 83879

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-6516

**Fax:** 207-553-7778  
**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920

**Counseling Services:** - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 - Rental Housing Workshops

**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)  
**Agency ID:** 81144

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080

**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 477 Congress St  
 5th Floor  
 PORTLAND, Maine 04101-3427

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling

**Languages:** - English  
 - Spanish

**Affiliation:** MONEY MANAGEMENT INTERNATIONAL INC.  
**Website:** <http://www.moneymanagement.org>  
**Agency ID:** 82632

**Agency Name:** PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

**Phone:** 207-797-7890

**Toll Free:**

**Fax:**

**Email:** [cwaganje@prosperityme.org](mailto:cwaganje@prosperityme.org)

**Address:** 62 Elm St Ste 2

Portland, Maine 04101-3092

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

**Languages:**

- English
- French
- Other
- Swahili

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** <http://prosperityme.org/>

**Agency ID:** 80649

**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.

**Phone:** 207-764-3721

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 771 Main St

Presque Isle, Maine 04769-2201

**Counseling Services:**

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** <http://www.acap-me.org>

**Agency ID:** 83641

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY

**Phone:** 207-459-2903

**Toll Free:**

**Fax:** 207-490-5026

**Email:** [Meaghan.Arzberger@yccac.org](mailto:Meaghan.Arzberger@yccac.org)

**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:**

- English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.yccac.org>

**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419

**Toll Free:**

**Fax:** 207-795-4069

**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)

**Address:** 17 Market Sq

South Paris, Maine 04281-1533

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 800-542-8227

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 97 Water St

Waterville, Maine 04901-6339

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.kvcap.org>

**Agency ID:** 81685



## Matthew Kelly

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Monday, November 29, 2021 2:00 PM  
**To:** Matthew Kelly  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

### Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: American Advisors Group What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Celink Loss Mitigation Department/Loan Resolution  
3900 Capital City Boulevard  
Lansing, MI 48906  
866-654-0020

### Consumer Information

Consumer First name: Benjamin  
Consumer Middle Initial/Middle Name: P.  
Consumer Last name: Campo, Esq., Special Administrator of the Estate of Lena Mae MacKenzie Consumer Suffix:  
Property Address line 1: 10 Temperance Street Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Calais  
Property Address State:  
Property Address zip code: 04619  
Property Address County: Washington

### Notification Details

Date notice was mailed: 11/29/2021  
Amount needed to cure the default: 85064.10 Consumer Address line 1: 90 Bridge Street, Suite 100 Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: Westbrook  
Consumer Address State: ME  
Consumer Address zip code: 04092

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.





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Benjamin P. Campo, Esq., Special Administrator of the Estate of Lena Mae MacKenzie  
90 Bridge Street, Suite 100  
Westbrook, ME 04092

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THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 10 Temperance Street, Calais, ME 04619  
Loan Number:  
Payment Due Date: May 17, 2018

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Celink, the Mortgagee, American Advisors Group and the Owner/Investor, American Advisors Group pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

The loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of the Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc. as nominee for American Advisors Group its successors and assigns (if MERs) dated January 23, 2015 and recorded in the Washington County Registry of Deeds in Book 4129, Page 171. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property. You have no personal liability on this debt.**

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<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Celink at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

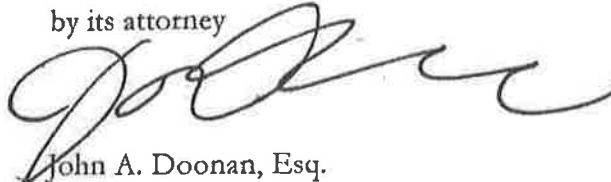
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Loss Mitigation Department/Loan Resolution  
3900 Capital City Boulevard  
Lansing, MI 48906  
866-654-0020

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Very truly yours,  
Celink  
American Advisors Group

by its attorney



John A. Doonan, Esq.  
Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

**DOONAN, GRAVES & LONGORIA, LLC**  
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Administrator of the Estate of Lena Mae  
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90 Bridge Street, Suite 100  
Westbrook, ME 04092

NY

This listing is current as of 12/17/2019.

### Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:** 800-452-4668

**Fax:** 207-626-4678

**Email:** mdrost@mainehousing.org

**Address:** 353 Water Street

AUGUSTA, Maine 04330-4665

**Counseling Services:** - Pre-purchase Counseling

- Rental Housing Counseling

**Languages:** - English

**Affiliation:**

**Website:** www.mainehousing.org

**Agency ID:** 81227

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**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:**

**Fax:**

**Email:** mdrost@mainehousing.org

**Address:** 353 Water St

Augusta, Maine 04330-6113

**Counseling Services:** - Pre-purchase Counseling

- Rental Housing Counseling

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** http://www.mainehousing.org

**Agency ID:** 84456

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**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-974-2403

**Toll Free:** 888-424-0151

**Fax:** 207-973-3699

**Email:** hmassow@penquis.org

**Address:** 262 Harlow Street

BANGOR, Maine 04401-4952

**Counseling Services:** - Financial, Budgeting, and Credit Workshops

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** http://www.penquis.org

**Agency ID:** 81649

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**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION

**Phone:** 207-442-7963-0114

**Toll Free:** 800-221-2221

**Fax:** 207-442-0122

**Email:** theresa.dow@mmcacorp.org

**Address:** 34 Wing Farm Pkwy

Bath, Maine 04530-1515

**Counseling Services:** - Financial Management/Budget Counseling

- Rental Housing Counseling

- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:**

**Website:** http://midcoastmainecommunityaction.org

**Agency ID:** 80502

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**Agency Name:** COASTAL ENTERPRISES, INCORPORATED

**Phone:** 207-504-5900

**Toll Free:** 877-340-2649

**Fax:**

**Email:** jason.thomas@celmaine.org

**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Reverse Mortgage Counseling  
 - Services for Homeless Counseling

**Languages:** - English  
 - Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.celmaine.org>

**Agency ID:** 80985

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION  
**Phone:** 207-866-6545

**Toll Free:**

**Fax:** 207-866-6553

**Email:** [accounting@fourdirectionsmaine.org](mailto:accounting@fourdirectionsmaine.org)

**Address:** 20 Godfrey Drive  
 ORONO, Maine 04473-3610

**Counseling Services:** - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Home Improvement and Rehabilitation Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)

**Agency ID:** 83879

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347

**Toll Free:** 800-339-6516

**Fax:** 207-553-7778

**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)

**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920

**Counseling Services:** - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 - Rental Housing Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency ID:** 81144

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

**Phone:** 866-232-9080

**Toll Free:** 866-232-9080

**Fax:** 866-921-5129

**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)

**Address:** 477 Congress St  
 5th Floor  
 PORTLAND, Maine 04101-3427

**Counseling Services:** - Financial Management/Budget Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling

**Languages:** - English  
 - Spanish

**Affiliation:** MONEY MANAGEMENT INTERNATIONAL INC.

**Website:** <http://www.moneymanagement.org>

**Agency ID:** 82632



**Agency Name:** PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY

**Phone:** 207-797-7890

**Toll Free:**

**Fax:**

**Email:** c1waganje@prosperityme.org

**Address:** 62 Elm St Ste 2

Portland, Maine 04101-3092

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling

**Languages:**

- English
- French
- Other
- Swahili

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** <http://prosperityme.org/>

**Agency ID:** 80649

**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.

**Phone:** 207-764-3721

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 771 Main St

Presque Isle, Maine 04769-2201

**Counseling Services:**

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** <http://www.acap-me.org>

**Agency ID:** 83641

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY

**Phone:** 207-459-2903

**Toll Free:**

**Fax:** 207-490-5026

**Email:** Meaghan.Arzberger@yccac.org

**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:**

- English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.yccac.org>

**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419

**Toll Free:**

**Fax:** 207-795-4069

**Email:** homequest@community-concepts.org

**Address:** 17 Market Sq

South Paris, Maine 04281-1533

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:**

- English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 800-542-8227

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 97 Water St

Waterville, Maine 04901-6339

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.kvcap.org>

**Agency ID:** 81685

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## Matthew Kelly

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**From:** Nobody <nobody@informe.org>  
**Sent:** Monday, November 29, 2021 2:00 PM  
**To:** Matthew Kelly  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

### Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: American Advisors Group What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Celine Loss Mitigation Department/Loan Resolution  
3900 Capital City Boulevard  
Lansing, MI 48906  
866-654-0020

### Consumer Information

Consumer First name: Benjamin  
Consumer Middle Initial/Middle Name: P.  
Consumer Last name: Campo, Esq., Special Administrator of the Estate of Lena Mae MacKenzie Consumer Suffix:  
Property Address line 1: 10 Temperance Street Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Calais  
Property Address State:  
Property Address zip code: 04619  
Property Address County: Washington

### Notification Details

Date notice was mailed: 11/29/2021  
Amount needed to cure the default: 85064.10 Consumer Address line 1: 90 Bridge Street, Suite 100 Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: Westbrook  
Consumer Address State: ME  
Consumer Address zip code: 04092

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

Return Receipt (Form 3811) Barcode



9590 9266 9904 2150 6777 36

1. Article Addressed to:

Benjamin P. Campo, Esq., Special  
Administrator of the Estate of Lena Mackenzie  
90 Bridge Street, Suite 100  
Westbrook, ME 04092

2. Certified Mail (Form 3800) Article Number  
9414 7266 9904 2150 6777 35

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☒ No  
If YES, enter delivery address below:

3. Service Type:

☒ Certified Mail Restricted Delivery  
☐ Certified Mail Reference Information

MNK/MNK  
Lena Mackenzie aka Lena M.  
Mackenzie, Arthur Mackenzie  
55200

Domestic Return Receipt